

ABSTRACT OF THE DISCLOSURE

A method and system for detecting purchasing card fraud during every aspect of a purchasing card life cycle is disclosed. A central fraud database is created for receiving potential fraud or "high risk" information. The fraudulent
5 information may include, fraudulent customer names, addresses, phone numbers, places of employment, criminal histories, and other personal information. The central fraud database receives information from a variety of sources including but not limited to client fraud files, law enforcement files, and USPS databases. After
10 a contact event has occurred the fraud database is scanned for a match between the contact event information and the contents of the fraud database. If a fraud match occurs the system sends a fraud alert to the client, including a scorecard. The client is given options to respond to the contact event, such as suspending purchasing card generation.